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AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claim 1 (currently amended): ~~A system which uses at least one portable device for storing and communicating information corresponding to a plurality of individuals who form a group, the system comprising:~~

~~— a portable device including comprising:~~

~~a memory, the memory including stored information corresponding to a plurality of individuals who form a group, the memory including:~~

~~a plurality of data sets, said plurality of data sets including:~~

- ~~i) a plurality of individual member information data sets, each individual member data set corresponding to a different individual member in said group and including at least one of medical information, nutritional information, insurance information, financial information and appointment information specific to the individual group member;~~
- ~~ii) a group data set, the group data set including information corresponding to a plurality of members of said group, at least some information in said group data set being aggregated from multiple group member information data sets, said group data set including aggregated information corresponding to at least one of medical information,~~

nutritional information, insurance information, financial information and appointment information; and

iii) access control information, said access control information including information being used to limit the amount of access different entities are provided to the content of said plurality of data sets, the amount of access provided by said access control information depending on at least one of the identity of an entity and a type of service to be provided by an entity;

a device interface for providing an external device access to information stored in said memory; and

a security module for limiting access to the stored information via said device interface in accordance with the access control information included in said memory.

Claim 2 (currently amended): The ~~system~~ portable device of claim 1, wherein said portable device is a display free device ~~at least two different individual member information data sets both include insurance information and medical information, said group data set including at least some insurance information from each of said at least two different individual member information data sets.~~

Claim 3 (currently amended): The portable device ~~system~~ of claim 1, wherein said device is a smart card, the device further comprising:

a processor; and

wherein said device interface is a read/write interface through which information on said smart card can be accessed, said security module preventing communication of a portion of said stored information over said read/write interface when an access restriction restricts a user attempting to gain access to said interface via said read/write interface from accessing said portion of information
~~at least two different individual member information data sets both include nutritional information and financial information, said group data set including at least some nutritional information from each of said at least two different individual member information data sets.~~

Claim 4 (currently amended): The system portable device of claim 1 3,

wherein said security module provides different members of said group different levels of access to said stored information; and

wherein said access control information includes identification information, said identification information including information distinguishing different entities who may attempt to access the memory, said entities including at least one of a member of said group and a service provider.

Claim 5 (currently amended): The system portable device of claim 4, wherein said access control information includes information used to identify different individual members of said group.

Claim 6 (currently amended): The ~~system~~ portable device of claim 4, wherein said access control information includes information used to identify different service providers, said different service providers including at least two of a medical service provider, insurance service provider, credit service provider.

Claim 7 (currently amended): The ~~system~~ portable device of claim 1,

wherein said individual group member data sets are stored in an encrypted ~~format~~, format, different group member data sets being encrypted using different encryption information; and

wherein said access control information includes information used to decrypt encrypted individual group member data sets, different encryption information being included for at least some different individual group member data sets.

Claim 8 (currently amended): The ~~system~~ portable device of claim 7, wherein said access control information includes information sufficient to determine a decryption key that should be used to decrypt an individual group member data set, different decryption keys being used for different individual group member data sets.

Claim 9 (currently amended): The ~~system~~ portable device of claim 8, wherein different encryption keys are used for information stored in an individual group member data set corresponding to different services.

Claim 10 (currently amended): The system portable device of claim 1, ~~further comprising~~

wherein said an access control module limits means ~~for limiting~~ access to different sets of data stored on said portable device to different entities, said different entities being providers of different types of services.

Claim 11 (currently amended): The system portable device of claim 10, wherein said access control module means limits the ability of different entities to read different portions of said stored data sets.

Claim 12 (currently amended): The system portable device of claim 10, wherein said access control module means limits the ability of different entities to update different portions of said stored data sets.

Claim 13 (currently amended): The system portable device of claim 10, wherein said access control module means limits a medical entity providing a medical service to reading and updating medical information stored in an individual group member data set corresponding to an individual group member to whom a medical service is being provided.

Claim 14 (currently amended): The system portable device of claim 13, wherein said access control module means limits the individual group member from obtaining access to the medical information stored in said individual group member data set.

Claims 15-16 (canceled):

Claim 17 (currently amended): A method of operating a portable device including a memory and a device interface to implement a method communicating information ~~corresponding to members of a group through the use of a portable device~~, the method comprising:

storing in the memory of the portable device information, at least some of said information corresponding to members of a group, information stored in said memory including a plurality of data sets, said plurality of data sets including:

- i) a plurality of group member information data sets, each group member information data set corresponding to a different individual member of said group and including at least one of medical information, nutritional information, insurance information, financial information and appointment information specific to the individual group member; and
- ii) a group data set, the group data set including information corresponding to a plurality of members of said group, at least some information in said group data set being aggregated from multiple group member information data sets; and

restricting different entities from getting access to different portions of the information stored on the memory through said device interface thereby providing different entities different levels of access to said plurality of data sets.

Claim 18 (currently amended): The method of claim 17,
wherein said device is a display free device; and

wherein said different entities include different service providers, and wherein said step of providing different entities different levels of access includes providing an entity a level of access to said plurality of data sets as a function of the type of service to be provided by the entity.

Claim 19 (currently amended): The method of claim ~~17~~ 18,
wherein said device is a smart card; and

wherein the different service providers provide services to different members of said group, and wherein said step of providing different entities different levels of access further includes providing an entity a level of access to said plurality of data sets as a function of the identity of the group member to which said service is provided.

Claim 20 (original): The method of claim 19, wherein providing different entities different levels of access includes:

allowing an entity providing a first service to a first group member to access information stored in a first group member information data set corresponding to the first user, but preventing access by said entity to group member information data sets, stored on said portable data storage device, corresponding to other group members.

Claim 21 (original): The method of claim 19, wherein providing different entities different levels of access includes:

restricting said entity providing the first service to the first group member to accessing information stored in the first group member information data set that corresponds to another service which is different said first service.

Claim 22 (original): The method of claim 21, wherein said first service is a medical service and the information stored in the first group member information data set that corresponds to another service is financial information which corresponds to a financial service.

Claim 23 (original): The method of claim 22, further comprising:

providing the entity providing the first service to at least a portion of said group data set which is relevant to the first service.

Claim 24 (canceled):

Claim 25 (currently amended): The method of claim ~~24~~ 23, further comprising:

updating information corresponding to the first group member stored on said portable data storage device using information read from ~~said~~ a network database.

Claim 26 (original): The method of claim 25, wherein said network database is a database of medical insurance information; and

wherein the information used to update said medical insurance information database is patient treatment information read from said portable memory device.

Claim 27 (canceled):

Claim 28 (original): The method of claim 21, further comprising:

updating information corresponding to a plurality of group members stored in on said portable data storage device using information read from a network database.

Claim 29 (original): The method of claim 28, wherein said portable data storage device includes in each group member data set, health care information corresponding to the group member to which the individual group member data set corresponds.

Claim 30 (original): The method of claim 29, wherein said group is a household, each group member data set corresponding to a different member of said household.

Claim 31 (original): The method of claim 17, wherein said entities are group members; and

wherein providing different entities different levels of access to said plurality of data sets includes providing a head of said group access to at least a portion of said group data set and access to at least a portion of the group member information data set which corresponds to said head of said group.

Claim 32 (original): The method of claim 31, wherein said entities are group members; and

wherein providing different entities different levels of access to said plurality of data sets includes providing at least some members of said group access to their corresponding group member information data sets, but not to said group data set.

Claim 33 (currently amended): A portable data storage device for communicating information corresponding to a plurality of members of a group, comprising:

a memory, the memory including a plurality of data sets, said plurality of data sets including:

- i) a plurality of individual member information data sets, each individual member data set corresponding to a different individual member in said group and including at least one of medical information, nutritional information, insurance information, financial information and appointment information specific to the individual group member;
- ii) a group data set, the group data set including information corresponding to a plurality of members of said group, at least some information in said group data set being aggregated from multiple group member information data sets, said group data set including aggregated information corresponding to at least one of medical information, nutritional information, insurance information,

financial information and appointment information; and
iii) access control information, said access control information including information used to limit the amount of access different entities are provided to the content of said plurality of data sets, the amount of access provided by said access control information depending on at least one of the identity of an entity and a type of service to be provided by an entity;

a device interface for providing an external device access to information stored in said memory; and

a security means for limiting access to the stored information via said device interface in accordance with the access control information included in said memory;
and

wherein said portable data storage device is a smart card.

Claim 34 (currently amended): The portable data storage device of claim 33, ~~further comprising~~ wherein said security means includes:

a processor;

a security routine, in said memory, said security routine performing a user authentication operation using information provided by a group member, said information being used to authenticate said group member and to indicate user authorization to provide at least some stored information.

Claim 35 (original): The portable data storage device of claim 1, wherein said data storage device serves as a secure method of communicating medical information without the need to transfer said information over a communications network to a service provider, said portable data storage device including in said memory in one of said individual member information data sets:

medical insurance information for a group member;

medical history information for said group member; and

an X-Ray in digital form, said X-Ray corresponding to said group member.